

THE ENERGETICS OF FINANCIAL HEALTH
Cara Cantarella

Abstract

How can we use energy healing techniques to help improve our financial health? One important way is by recognizing and transforming the images that we hold about ourselves, based on our childhood woundings. This paper looks at the five major types of childhood woundings, based on the five character structures that we study at BBSH, and examines how the main beliefs and images associated with these character structures affect individuals in their dealings with money. Based on data gathered through surveys and in-person interviews, this study compiles findings from individuals who have self-identified their characterologies. It first describes the negative patterns that each characterology typically experiences around money issues and then presents healing responses for each of the defense structures, based on the techniques that interviewees used to heal their financial imbalances. The study serves as a resource for healers and clients alike, helping us to improve our financial well-being by recognizing the roots of our negative patterns around money and developing empowering, financially healthy beliefs.

THE ENERGETICS OF FINANCIAL HEALTH

Cara Cantarella

Financial well-being is a key part of overall personal health and is crucial to our functioning effectively in today's world. But what exactly *is* optimal financial wellness, and how can we maintain it? This question has been addressed by many mainstream financial experts, but the experts differ widely both in their definitions of what comprises financial health and in their recommendations for how to achieve it. Does the approach of energetic medicine, so helpful for improving emotional, physical, and spiritual health, offer any insight for healing in the financial realm? The answer is a resounding "yes."

The mainstream literature on personal finances provides a variety of suggestions regarding how we can change our "numerical pictures" to reflect higher net worth and greater financial well-being. But these solutions often don't get to the root of the problem, because they address financial dis-ease from the point of view of the physical symptoms without addressing the underlying causes of destructive money patterns. Obstructions to our financial health are brought about on a deeper level by blocks in our energy systems, accompanying and even exacerbating physical or emotional health problems and preventing us from achieving our life purpose. If we allow our financial health to remain unattended to, even as we are caring for our health in other areas, we are still missing an important component of our personal empowerment.

An energetic healing approach can help us to understand the fundamental underpinnings of problematic money behavior and to make changes that transform these behaviors from their roots. The contributions of energy healing reveal that our financial health is most significantly affected not by the amount of debt or wealth that we have *per se*, but rather by our underlying beliefs and images about ourselves and our relationship with money. The images that we develop about ourselves through our childhood wounding can be highly unconscious but very powerful, propelling the realities that we experience not just in the physical and emotional realms, but in the realm of finances as well. Fortunately, our negative images can be revised and aligned with the help of specific energetic healing approaches, to support us in maintaining the optimal financial wellness that enables us to carry out our life purpose, share our gifts with the world, enhance our soul growth, and live as dynamic, thriving, fulfilled individuals.

FINANCIAL ENERGY BLOCKS: THE CHARACTEROLOGY OF MONEY

The literature on energetic healing helps us to understand that our experiences with money, like with any other material circumstance, are an exact reflection of how we run the energy in our own energy fields. If we have blocks in our energy fields (as all humans do!), we will experience blocks in the flow of money in our lives. The way that we run our energy, and the blocks we hold, are determined by the images that we have about who we are and the characterological defense systems that we developed as children. The five primary characterological defense systems, or "character structures," have physical as well as energetic components.¹ Each has a specific related image associated with it, based upon the type of early wounding that we experienced as children. These images motivate us to behave in ways that recreate the very mistaken beliefs that we hold.² We see the effects of our images in every aspect of our lives, including the realm of money.

¹ For a discussion of the five primary characterologies, see Alexander Lowen, M.D., *The Language of the Body* (New York: Macmillan Publishing Company, 1958) and *Bioenergetics* (New York: Penguin Books, 1975); John C. Pierrakos, M.D., *Core Energetics* (Mendocino, CA: LifeRhythm, 1990); and Stephen M. Johnson, Ph.D., *Characterological Transformation: The Hard Work Miracle* (New York: W. W. Norton & Company, Inc., 1985). Barbara Ann Brennan provides description of the energetic dynamics within the characterologies in her works *Hands of Light: A Guide to Healing Through the Human Energy Field* (New York: Bantam Books, 1987), especially pages 109-128; and *Light Emerging: The Journey of Personal Healing* (New York: Bantam Books, 1993), especially pages 204-257.

² The origins and effects of images are developed in depth in Susan Thesenga, *The Undefended Self: Living the Pathwork of Spiritual Wholeness* (Del Mar, CA: Pathwork Press, 1994), especially pages 93-118; and Eva Pierrakos and Donovan Thesenga, *Fear No Evil: The Pathwork Method of Transforming the Lower Self* (Del Mar, CA: Pathwork Press, 1993), especially pages 37-50. For a discussion of the importance of understanding and dissolving belief systems, see Victoria Jimenez, *The Sacred Awakening of Light Warriors: Channeled Lessons from the Counsel of Light* (London: Circle Enterprises (London) Ltd., 2002), especially pages 37-50 and 57-65.

The images that we hold develop originally as our ways of explaining to ourselves, when we are children, why our woundings happened to us. The oral child explains to herself that the reason she wasn't nurtured, for example, is because "she's not enough." These images that we generate then become part of how we think about ourselves. They are very powerful, determining how we run our entire lives. They operate unconsciously, completely on autopilot, but all the while producing some very predictable outcomes in our lives. We have seen through the existing energetic literature just how the characterological images affect us in the realm of emotions and relationships; they also create predictable experiences around money and financial matters as well.

The dynamics related to money and energy blocks are explained in the section that follows, which draws on the results of a pilot series of 16 written survey responses and in-person and telephone interviews with another 16 individuals who self-identified their characterologies and answered detailed questions regarding their financial behaviors (see Appendix A). This study was conducted to ascertain, based on individuals' lived experience, whether in fact people with particular identified characterologies experienced the same types of energetic patterns around money as they do around other issues, such as interpersonal relationships. Although the results of the study are preliminary, and draw on only a limited sample of respondents, the responses showed enough consistency around the characterologies that distinct patterns were apparent.

Certainly, all individuals shift between the characterologies, and we all possess some behavior patterns derived from most, if not all, of the different woundings. We may therefore manifest several different types of financial patterns, depending upon which issues and core beliefs are most operative for us at any given time. Within predominant characterologies, however, individuals tend to display particular behaviors that are highly correlated with that characterological wounding and mirror the types of patterns these individuals live out in other respects. The energetic "blocks" produced by a characterological image just seem to be "blocks," plain and simple. They affect the financial realms of our lives in ways very similar to the emotional, mental, physical, and relationship patterns we have come to expect.

The Schizoid Character: Minimalism and Detachment

The individual with a strong schizoid wounding has difficulty relating to money as an embodied thing in the physical world. He tends to exist with "barely enough," always making do with the minimum and constantly concerned about survival-level fears. Those schizoid characters who do generate a lot of income experience the income as disconnected from their lives; even though they have money, they do not "relate" to it.

Respondents who identified themselves as schizoid characters often related living from "paycheck to paycheck," without money left over to save and barely being able to meet monthly bills. They typically came from families where there was perceived to be very little money, and the family made do with what they had. Schizoid characters learned early to avoid wanting greater pleasures. Karen A., for instance, describes her circumstances during the difficult time after her divorce as very tight financially:

My daughters were 4 _ and 7 when I divorced. For the next three years, we really struggled. Those were the years when we had frankfurters for dinner, we had eggs for dinner, we had cereal and milk for dinner. Our big night out was on Fridays when we would go to MacDonalds and we'd get a plain hamburger, small French fries, and a small drink. *I couldn't even afford a Big Mac.*

Karen's experience is mirrored in the story of Isabelle R., who, though single, lived an equally minimalist existence:

Nine years ago, about this time of year, I moved to a remote town and moved into a cabin of my own. I paid \$250 a month in rent, with no running water. The cabin had a wood stove and an oil stove. I didn't have money to buy either [wood or oil]. I had just started my job at a local organization, full

time, making \$5.75 an hour with no benefits. On the weekends, I was making \$10 an hour doing odd jobs. Even with all this working, I didn't have enough to pay for fuel or food – I was out of money.

The belief systems of Karen and Isabelle are well-summed up in the words of another interviewee, Shin J., who described the financial paradigm of the schizoid character perfectly:

I earn only the money that I need and nothing more. That sounds great and everything, but it really plays out as I make my needs less and less. My definition of basic needs is lower than other people. I can make enough for the basics, but when things get tight, the basics can get more basic. That has so much to do with my way of thinking. It isn't so much to do with how much money I have.

The schizoid character's extreme frugality around money is often based on very primal, survival-related fears. These fears tend to persist and to keep schizoid characters within a minimalistic existence even if there might be the possibility of providing themselves with more pleasure. Karen A. describes how even after her circumstances changed for the better financially, her old beliefs kept her from allowing herself to enjoy the change:

When I started to have a little more money, my mind still thought poor – that I don't have it. I guess I didn't realize that I deserved to see myself, to make myself visible – to be present, to exist. I remember standing in the store holding this blouse, and I wanted it so badly, and I wouldn't let myself get it. I would actually stand in the department store and cry. I would stand there and cry and just hang up the blouse and walk away. And it was *me* who was not letting me have it.

Those schizoid characters who do manifest money in their lives are often highly detached from it, experiencing it as something that “flows through” their lives but is not connected to them. There is a sense of guilt on the part of those with this type of wounding, as if they don't deserve to have money or material abundance. Durga D., for instance, describes her guilt around the salary she makes at her job:

I've had that sensation before about my money that I make at work, that this money is free money. It's like it's been given to me for no reason. Somehow I think there's probably a lot of guilt around having this abundance, that I don't deserve it. It's like I didn't even work for it. Well, I did work for it. But it's not one of those labor-intensive jobs like my partner does. Maybe I've felt like my job there is not as worthy as other jobs.

When you ask Durga what her profession involves, it turns out that she's a physician, with an extremely busy practice in which she works 60 to 70 hours per week, treating more very difficult patients than any other practitioner at her hospital. Despite the effort that she puts into this extremely demanding job, Durga experiences her value in the job as diminished, and she feels that she doesn't merit her \$180,000 a year salary. As a result, even though she generates more income than other schizoid characters who live with very little, Durga's experience of *having* money still mirrors the experiences of those who do not manifest it to begin with: it's as if the money isn't there.

I can't hold onto it. It doesn't phase me. None of it phases me. I never know where it is. Especially now that I'm connected with my partner and this business – his business is absolute chaos. He takes care of a village of street people, and the money is always being poured in there, but you never know how much is going to come back out. I am devoted to him and I am devoted to all causes that he is devoted to. I'm surrendering to that if it takes all of our money, then that's the choice I'm making. I would prefer that it not happen and that things flow, but it's just not happening.

Durga has the sense that money moves in and moves out, without her having a real connection to it: “I already have optimal money,” she states, “unless my partner spends it all. In a way, my letting it slip through my fingers as it does, it feels like sand going between my fingers on a beach. That's how money feels to me.”

Schizoid characters often go so far as to perceive money as bad or as negative. This attitude of the schizoid characters surveyed was reflected in their high agreement with statements that

portrayed money as a problematic factor that corrupts people. Isabelle R., for instance, viewed her family as negatively affected by their attachment to money:

I had total contempt for people with money. My family represented misuse of money and I was very judgmental around money. My dad would say he didn't get sold out to money, but he was still very invested in hanging out with his millionaire buddies. Their contempt for people without money was really deep. For me, people with money were people who were morally corrupt. I wasn't willing to give up that judgment.

The schizoid child experienced the initial wounding of a difficult entry into the material world, either through physical birth trauma or the emotional trauma of “not being wanted,” or both. She explains to herself in her child mind that the reason why her birth experience was so difficult is because she is “nothing” – she shouldn't exist, and her primary image is that she doesn't have the right to exist. Because of this image, the schizoid character experiences herself as treated “as if she wasn't there” in relationships with others. Materially, she is able to manifest very little outside of the bare minimum to be on this earth plane, or if she has more than the minimum, it flows out of her life as freely and mysteriously as it came in. The schizoid character deals with this situation by escaping (avoiding dealing with finances) and by denying herself. To manage, she makes do with as little as possible, or she spends without any consciousness whatsoever and removes herself from her finances.

The Oral Character: Lack and Dependence

Like with schizoid characterology, individuals with oral characterologies typically report childhood circumstances of fear, struggle, and stress around money. But while those with schizoid woundings seem to accept their circumstances, those with oral woundings view them as “not enough.” They therefore do what they can to get more, by relying on others to assist them financially. The oral character ensures that he is taken care of in the financial realm by others, but this dynamic can have a “sucking” quality or a “demand” to it.

Oral characters typically ensure that their needs are met outside of themselves through one of four ways: (1) being dependent on parents; (2) being depending on a partner; (3) being dependent on the government; and/or (4) being dependent on creditors. Nearly all of these ways have been exemplified in the experience of one interviewee, Terry C.:

At the moment, I am broke. My partner takes care of me – he supports me. I do contribute a bit, but he is the main person to bring in money. I always manifest small amounts of money – I always get by, but I've never really been actually successful in a monetary sense. My granddad left me money, my parents lent me money, or I was on social welfare. There's always been something to fall back on. There is a kind of pattern of, “someone else will support me,” like the government, for example. “I can live my own life and the government will support me. I can just sign on.” There's an attitude of, “I deserve to be looked after.” I suppose there's a lack of responsibility through that. That *becomes* a lack of responsibility.

Like Terry, another respondent, Daniel W., describes his situation as being dependent on his parents while he was in college: “The time when I was in college was really about spending way beyond my means,” he explains. “My parents paid for everything. They paid for all of college and gave me money every month. I always ran out and asked for and got more, but it got out of hand. I was heavily into drugs – doing them and selling them. But I only lost money selling drugs. So that's where the money went.”

Those oral characters who cannot rely on their parents, their partners, or the government for support often turn to another source of support: the creditor. Oral characters frequently find themselves in large amounts of debt that they incur through their attempts to provide themselves with fulfillment. As one respondent, Claudia A., explains, “I have a tremendous amount of debt. I am very grateful for the help I've had from my creditors, but I also feel totally bogged down by my

debt and like I'm crazy to have this much – that I even allowed myself to get as far in debt as I have.”

Claudia's experiences are mirrored in the circumstances of Tyler K., who during an interview also described the stressful circumstances of her debt burden:

The dread that I feel is like a weight that I carry with me. It feels like I am living beyond my means when I have so much credit card debt – when I can't just pay cash. The actual statement that it brings up for me is, “I don't get what I want.” It links back to almost everything in my childhood. I don't get what I want to do at the house, to just play or watch TV – I have to do the housework. I don't get to do what my twin brother gets to do. It's different for him because he's a boy. I don't get what I want at Christmas. I don't get time alone with my mother.

Going into debt for purchases allows the oral character to comfort herself, to provide a type of nurturance and fulfillment that she did not receive as a child. As Tyler describes it, incurring her debt “was definitely about emotional spending for me. I buy clothes to make me feel better.”

The oral child experienced the initial wounding of lack of nurturing either through abandonment, neglect, or rushing during her early feeding. She explains to herself with her child consciousness that the reason she wasn't nurtured is because she's not enough, and her primary image is that she doesn't have the right to need, or to have her needs met. Because of this image, the oral character experiences herself as too needy in relationships with others. She is continually unfulfilled. Materially, she is able to manifest some of what fulfills her – but only some. She is left continually wanting for more. The oral character deals with this situation by “sucking” money from wherever she can find it, and as a result she is highly dependent financially.

The Masochistic Character: Paying the Price

In almost direct contrast to oral characters, who typically become dependent on external sources to make up for their perceived *lack* of abundance, individuals with a masochistic character defense tend primarily to experience invasion around money. Because they don't believe that they are worthy of having their boundaries respected, these individuals have an image that they must do things for money that they don't want to do. Often they feel controlled regarding finances, regardless of whether they work to earn their incomes or not. One interviewee, Brooke A., describes a dynamic with a client who she experiences as highly controlling and energetically invasive:

I'm putting up with some things emotionally that I don't really want for financial well-being and also for the professional growth. That's definitely up. I think I was thinking, well I'm doing the martyr thing – I'm giving so much that he owes me, and I was using the financial as a measure. I was feeling like for me to be compensated *really* well was my way of feeling better about the fact that he did have a perception that he actually owned me, my time. That's what I fight against. I don't want to be owned.

Brooke's experience of invasion regarding money is mirrored by the situation of Ann D., another interviewee who, unlike Brooke, does not work for living. Ann is the daughter of wealthy parents who live off of the interest of a trust that was established when her family sold their large manufacturing business over fifty years ago. Throughout most of her life, Ann rebelled against their control over her financially and worked to support herself, but recent illness has prevented her from working. She now finds herself dependent upon her parents for support, which has had a price attached:

More so in the past than in the present, the money often came with strings attached. My husband and I were looking for a house when we first got married. [My parents] said, “here's property and we'll give it to you” – it happened to be right next to them. We were building a house next door to them, but when it came time to put in a kitchen window, they said, “you should really pick a bigger one.” My husband didn't want to spend the money, so they said, “we'll pay for it.” They're used to getting their way – in a very nice way. That's probably while I have a lot of masochism.

In addition to experiencing being controlled around finances, individuals with a masochistic character defense also report highly negative associations with work. Much of this stems from difficult work experiences that they had as children, where they were expected to work without compensation at unpleasant jobs. For Annabelle L., for instance, working hard has always been a part of her experience:

I come from a family that's nothing but hard-working. They've always been so successful, but they worked so hard to be financially successful. As a kid, that's how we grew up – we physically worked very hard. I grew up on a farm. If my time wasn't spent doing some kind of physical work – chickens, cutting grass, chopping wood or stacking it for days – we were hiding from my father so that we wouldn't have to work. There was never any playing or having fun. When summer vacation would come and everybody would be so excited, I used to cry. The image I developed from all this was, “no matter how hard you work, you still can't get things, because you've got to work even harder.”

Shin J., who identifies masochism as a secondary characterology, had an experience similar to Annabelle's. Shin's family had a rental property and it was part of her family responsibility to work on the house between tenants from the time she was seven or eight years old. She hated doing the work and found it excruciatingly boring, but her “no” was not heard:

I always think back to when I was a kid, fixing up rental houses with my family and looking up to a wall I was supposed to wash and thinking, “this task is so daunting, I don't want to do it.” It felt like I didn't know when it would be done. I knew that if you finished something, then you'd get assigned something else. It's not as though when you finish that, you're done. I'd spend all that time, and it felt so difficult and painful. My mom would stay until 2 in the morning, working her butt off, so it felt like I could stay there working until 2 in the morning, if I would. But there was no way that I wanted to be stuck there. I hated that my mom wanted to work that hard. I just wanted to hole up and wait 'til it was all over, because it was such a *drag*.

Individuals with a masochist wounding develop different responses to work and earning income. Either they continue to repeat the pattern of hard work that they experienced as a child, or they rebel against the idea of work altogether and have difficulty making income. Annabelle L. demonstrated the first type of response by continuing to stress herself out over the process of earning income throughout her adult life. She internalized the process of dishonoring her “no”:

My pattern is to get in over my head. Then I have to work like crazy to keep my head above water. I constantly do that. I was out in the yard doing some things and I realized as I bent over that my back was hurting really bad and it hurt to lift anything. I thought about where this pain had come from, and I realized that yesterday while having my yard sale I had moved several large pieces of furniture and my back is “paying the price” today. I realized that my image around making money was that “to make money, I (my body) must pay the price.” Almost like I am paying to work instead of getting paid to work.

Like Annabelle, Shin J. also carries with her a sense of dread about the process of earning income, based on her early childhood experience regarding working. But unlike Annabelle, instead of continuing to force herself to work hard, today Shin she has a hard time mobilizing herself to work because she has expectations that it will be very painful.

I repeated that same kind of thing in many points in my life. I'm waiting for some time to pass so that I can actually go live my life. I know there's some masochism in there – “I don't want to have to do anything.” So often I feel like earning money will take over my life – like washing walls and it never ending. I hold back and I don't even start because I'm afraid it will be too much. That feels like what I'm afraid of. I'll keep doing this task and never get satisfied and never get what I want, so I don't even want to begin.

The masochist character experienced the initial wounding of being invaded, through not having his physical and/or emotional boundaries honored and respected; his “no” wasn't heard. He explains to himself in his child mind that the reason his “no” wasn't respected is because he's not significant, and his primary image is that he doesn't have the right to matter or to be treated respectfully. Because of this image, the masochist character experiences constant invasion and

humiliation in his relationships with others. Materially, he is able to manifest money, but he has to do things he doesn't want to do in order to get it, such as work at grueling tasks, work for low wages, or spend long hours doing things he doesn't like. The masochist character deals with this situation by struggling and working harder, at the same time as he is miserable and constantly complaining, or by rebelling and holding back from work.

The Psychopathic Character: Betrayal and Defeat

While the masochistic character often perceives invasion as a requirement for income generation, individuals with a psychopathic wounding experience betrayal around financial issues. People interact with them regarding money in ways that are deceitful or lack integrity. Often they experience having money stolen or borrowed from them and not paid back. They may go through swings of experiences where they make a great deal of money and then lose it all, reinforcing their lack of trust in their own ability to handle their finances.

Psychopathic characters typically have early experiences in which they are lied to or misled with relationship to money. They may repeat these circumstances later in life, as adults. Marie M. describes experiences as a young child being lied to by her father regarding their financial situation. "My mother died when I was 10," Marie explains, "and I was the only child. If my father was in the back yard and got a call from work, if I didn't answer it immediately, I might be in a position of getting him blackballed and not getting called again for a work assignment. My father said if he missed a call, we might lose the house." It wasn't until after her father died that Marie realized her father had been deceiving her with his threat: "My mother died in 1973, and in looking over my father's estate, I realized that he had totally paid the house off before my mother even died. So that was a false threat, but it was very believable."

As an adult, in her marriage, Marie found herself again in a situation with someone who treated her deceitfully regarding money. Although her husband behaved very differently around money than Marie's father did, the net result for Marie was still an experience of deceit and betrayal:

My husband looks like a nicer, more well-meaning, innocent liar, and my dad was more of an obviously controlling psychopathic liar. One of the financial things my husband would do was the opposite of my father. He would say, "I'm definitely getting this bonus in June. It could be like \$7,000." I thought, "he exaggerates – let me cut that in half." It wound up that there was nothing coming, but he wanted to look like he had lots of money.

Ultimately Marie's husband's deceit around money was the final impetus to motivate her to separate from him, which she did two years ago. "What had happened," she relates, "was that I came home from school and found a situation of him taking money from someone in the house for his addiction."

In addition to being deceived, psychopathic characters also often experience betrayal around money in the form of others borrowing money from them and not paying it back. Claudia A. talks about such a situation in her family growing up: "My father started to ask me to borrow money once I started making my own, at about age 14. I was making good money from a very young age and my dad asked for some help with meeting the bills – he asked to borrow money to pay the bills. But he never gave it back to me, and after a couple of times of that, I realized I wasn't going to get the money back. It was very painful." Like Claudia, Lindsay W. also experienced a similar form of betrayal during childhood. Her experience was with her sister, who borrowed money and refused to repay it when Lindsay confronted her:

If I'd lend her money, she wouldn't want to pay me back. I'd feel upset about it because I didn't want to ask her for the money – she'd get pissed off at me. At night was the biggest thing because I wanted to sleep with her. I didn't go a night without nightmares. If she was pissed off at me during the day, she wouldn't let me sleep with her at night, so it was horrible. If I'd ask her for my money and I

wanted it, she wouldn't give it to me. If I did confront her, it was this huge volcanic energy, like "I don't owe you money – I paid you back already! I don't owe you that much!"

Lindsay's experience is mirrored by those of others with psychopathic characterologies who describe a strong fear of being hurt or taken advantage of because of their money. Ken D., who identified himself as primarily psychopathic in character structure, was a millionaire at one time and then lost his money. "Personally," writes Ken, "I have struggled with my self-perception when I was a millionaire. I was afraid I didn't deserve it, and that people wouldn't like me or would envy me." These sentiments about the fear of being taken advantage of are echoed by Darla H., another respondent with psychopathic characterology:

I don't like when service people come to the home and charge us twice as much because we live in a fairly nice home. I can be generous, but only when it initiates from me. When people ask me for large amounts of money, it feels like a dilemma. I sometimes wonder, when people know that I have money, how they view this. I bounce between pride and hiding.

In addition to the betrayal issues they experience, those with psychopathic character structures often lose money or go through repeated cycles of gain and loss that they experience as financial gains and defeats. Ken D. described his income situation as follows: "My annual income is extremely variable. Last year, it was \$375,000, but it all went to retire debt. This year it may be negative, or slightly positive." When asked about his typical patterns around money, he described strong swings in the cycles that he experiences, "I've been wealthy, then dropped down to near zero, and am on the way back up. So I guess you could say my net wealth fluctuates a lot." This repeated experience of defeat may reinforce in the individual her own fundamental belief that she is bad and not to be trusted. "I have this really deep-rooted fear that 'I don't know what I'm doing financially,'" stated Claudia A., "and that the fact that I've let myself get into this much debt is really ridiculous or hurtful to me, and I don't even know it."

The psychopathic child experienced the initial wounding of betrayal, through not being treated with integrity and having his trust violated. He explains to himself in his child mind that the reason his trust was betrayed is because he is bad, and his primary image is that he doesn't have the right to be treated with integrity. Because of this image, the psychopathic character experiences constant betrayal in his relationships with others. Materially, he is able to manifest large amounts of money, but he loses it through having it "taken" from him in some way, or having others take advantage of him or fail to pay money they owe him. The psychopathic character deals with this situation by coming up with new and better ways to create situations where he can win (and risk loss) financially.

The Rigid Character: Status and Identity

As issues of betrayal are paramount for the psychopathic character regarding money, the individual with the rigid character experiences money as a realm in which to work out issues of status, image, and self-identity. Annabelle L., for instance, describes money as being very tied to her positive feelings about herself. She worked so hard to do as well as she did in her business in part because of the status she felt that having money would bring. Her money allowed her to buy expensive items, which gave her a positive sense of identity:

To me, it was a self-worth issue, not a money issue. Before I couldn't go to the grocery store unless I had a brand new vehicle – unless it looked nice. If people saw me, they had to know that I could afford this. My business was my identity also. I think people picked me out, when I had the business, because of what I had and what I could offer them. So that made me important. That meant a lot to me.

This need for a certain type of financial status can often lead the rigid character to excessive pride, which in the rigid defense is associated with feelings of love. Maintaining his or her pride allows the rigid character to avoid feelings, which is key to this structure whose primary motive is

to avoid and control feelings.³ Brenda R., for example, who describes her characterology as rigid, explained having a great deal of pride in her financial situation. To her, her finances and her capacity to generate significant income were a reflection of her capability and worth as an individual:

In the beginning of this year, I had an operation. When I was in the hospital, my account blocked because there was no money left. Because of that, our household account blocked. I felt very vulnerable and had to swallow my pride and admit I couldn't meet the financial agreements I had with my husband.

Brenda had experienced the use of money to reflect status in her family situation, where her father typically spent for the impact that it had on other's perceptions of him: "My father loves spending money on fancy restaurants, parties, etc.," she writes. "Anything to show it off. In daily life, he does not spend much."

Some rigid characters are obsessive and overly fanatical regarding tracking and managing finances, as a way of upholding their general perfectionism. On the other extreme, other rigid characters use their focus on appropriateness to allow them to deny what is going on in their financial pictures and to push the truth below the surface. For Jane S., for instance, the need to "appear perfect" in her relationship prohibits her from sharing with her partner the details about their financial realities:

I know nothing about his financial picture. I don't know how much he's making or anything. There's a lot of un-talked about stuff. But that's the story of my life. Let's not address it – let's just let all that stuff lurk around in the shadows. Because if I don't have to talk about it and I don't address it, I'm in perfect health. As long as I don't make it real, it doesn't ever have to become real. I know that my partner would like to know more about what's going on, but unless he asks I'm not going to tell him. Why mar the perfect image he has of me?

Jane also described another aspect of rigid behavior patterns around finances, which involves the repression of the true self and holding back of genuine creative potential. Even though Jane has a strong desire to learn more about finances, she shuts herself down in this area. The avoidance that she experiences around finances allows this repressed state to continue:

There's a place in me that feels like I'm not honoring my own potential around that. I want to have more money and I want to be more intelligent around money and more capable around my own finances, but I don't know what the piece is, if it's just that I don't believe that I am capable around it. I shut myself down in some way. So there is the un-dealt with stuff that I need to deal with about the way that it's making me feel inside, if I want to be living in more peace and general happiness. Damn it, now that we've had this conversation, I'm going to have to look at it!

The rigid child experienced the initial wounding of not having her essence valued, by not being treated authentically. She explains to herself from her child consciousness that the reason she wasn't seen for her essence is because she's not perfect, and her primary image is that she doesn't have the right to be authentically who she is. Because of this image, the rigid character experiences inauthenticity and superficiality in her relationships with others. Materially, she is able to manifest "perfect" amounts of money, but she uses this money only for the status and image that it brings and for how it makes her appear to others – not for what she truly values. The rigid character deals with this situation by acquiring new and more admirable things to reflect the image she is perfecting, shutting herself off from realizing her true potential.

TRANSFORMING THE FLOW: HEALING RESPONSES TO CHARACTEROLOGICAL MONEY PATTERNS

How do we heal these energy dynamics with money? Just like with healing energy dynamics in any area of our lives, the healing starts with transforming the images we hold about ourselves.

³ Brennan, *Hands of Light*, 123.

The first step is to bring these images to our awareness, to become conscious of them. Once we know what it is that we believe, we can work to transform our negative images into those that create wholeness and fulfillment for us.

Healing the Schizoid Wound: Embodiment and Pleasure

To heal her imbalances around money, the schizoid character transforms her belief that she “doesn’t have a right to exist” by affirming that she does exist and by behaving in ways that reflect that she has a right to be in, and enjoy, the physical plane. She becomes more mindful regarding her finances, if this has been an issue for her, and she allows herself pleasures – she allows herself a full material experience. Some individuals are able to make this shift without being conscious of the role that it plays in their healing. Sally T., for example, shares the healing response that she has innately known to provide for herself:

One of the things I find myself buying a lot of are things that I think would be fun to celebrate with my family. One of the recent things that I bought was some fabric for some cloth napkins because we usually have Thanksgiving here. I found this fabric that had black background and all the different leaves and nuts and berries that are abundant in autumn. I said, “that’s it! I have to have that!” I even made the napkins right away, which I don’t often do, and that was SO much fun. In the meantime, my husband is frustrated because we don’t have enough for bills and I just went out and spent my money on something that was fun. But as much as he worries and as much as he really hates what I do, there have been very few things worse than bouncing a check in our financial lives and being late with payments. The INTERESTING thing is that when he’s upset about what I spend, it never lasts, because whatever it is, he’s so glad I did it. He really likes the way the paint looks, or whatever it is that I did – after it’s all done, he’ll tell me, “it’s so nice that you had these for the party!”

For others, the healing process has been very conscious and involved an intentional shift in their thinking about their own self-worth. Karen A. describes the dramatic change she experienced when an ostensibly “random” event catalyzed her thinking about self-worth and transformed her financial experience forever:

I actually read an article in a women’s magazine that asked, “are you the kind of person who only buys clothing on sale?” The article went on to say that if you’re the kind of person who can only buy things on sale, then you should look at whether you think you’re worthy of paying regular price for something – and will you give that regular-priced item to yourself in the moment that you long for it? The magazine article helped me to look at myself in a way that I never had before. It helped me to look at how I treat myself. And it helped me to value me more. It shifted me right away. The first time I allowed myself to buy myself something, it was fantastic. It was a blouse, and I wore it every other day for two weeks in a row. I did the laundry with it; I wore it at night; I washed the dishes with it – I would never take it off. I felt so good. It was like fireworks went off when I bought it. It was like the universe was singing for me.

Karen put this first purchase on a credit card, which for her was a terrifying event. For her, it turns out, using her credit cards was *part* of her healing process. They allowed her to have a little more freedom and to give herself those extra things – to do something extra for herself. They were actually a step in the direction of giving herself love.

In addition to allowing herself positive pleasure, the schizoid character heals by consciously choosing to forgo the negative pleasure of viewing those with wealth as morally inferior. She recognizes that asceticism, or lack of materialism, *can* assist with spiritual communion – but so also can financial prosperity. As Isabelle R. relates, “I realized that the spiritually mature relationship to money is being open to receiving as much as possible, and as much as is needed and as much as the Divine intends for me to live at full throttle and to be of service to my community. I’ve only had running water for four years. But this leaves me more time to be of service to my community.” For Isabelle, as for others with the schizoid wounding, building wealth and integrating abundance in a way that allows them to realize their dreams helps enable them to be of service, which can be “a very deep rock” of safety and personal grounding.

Healing Orality: Gratitude and Financial Self-Care

To heal her financial imbalances, the oral character transforms her belief that she's "not enough" by affirming that she can care for herself and by behaving in ways that meet her own needs financially. She stands on her own feet and supports herself. She is grateful for what she *does* have. Isabelle R. describes how her experience of having another say no actually led her to her own self-reliance:

Before I got on my knees and prayed to have my heart changed in relationship to money, I called my brother and asked him for \$100 for food. He told me that they had just spent ten grand on furniture and didn't have money to give me for food. I was trying to create a situation of neediness so as to force my family into contact – my oral wound. When he said no, it was one of the biggest gifts he'd given to me. I saw that I had to move into adulthood around money and stop using my poverty or my wealth as a way to manipulate my relationships at a very subconscious level.

For others, the decision to move to a place of financial self-care was motivated by an internal sense of intolerability around their dependent situation. Daniel W. describes such an experience when he ended his dependency on drugs and thus on his parents' financial support:

I made a very conscious, almost ceremonial thing happen. It was with my friend Mike during my last summer at college. We were doing a lot of freebase (cocaine) at that time. We went through this two-week period where did it every day. Then, all of a sudden, we looked at each other and said, "WE ARE FUCKED UP." We went to the roof of our fraternity house and brought all of the paraphernalia with us and threw it off the top of the fraternity house into a dumpster.

Daniel didn't know that he could make it without the drugs, but he did what he needed to do to affirm for himself that he could make it – he threw his drug paraphernalia away. In this non-verbal affirmation of his shifted self-image, he demonstrated his new belief: "I can manage this. I can choose not to do it." It took some time, but this strategy did turn things around for him.

Claudia A. also made a similar step when she chose to change a situation in which she was dependent upon her partner for financial support:

For a long time, my partner was financially supporting me. I was starting to feel like an unequal partner in the relationship, and I was also starting to feel controlled. I wanted so much to be taken care of, in a way that I never had been, and I finally admitted that to myself consciously. But at a certain point, it felt like it wasn't healthy for me to continue in the relationship the way things were. I initiated a separation of our finances and asked to divide things up 50-50. I was so scared to do this – I was really frightened. Yet it seemed like the thing I needed to do. I went through the steps to make this happen for me, even though I was afraid.

The results that individuals reported after initiating these actions were extremely empowering. Daniel found that the step he took at that moment had positive repercussions and started to straighten things up for him. He stopped draining his parents for money after college and released his dependency on drugs. He went on years later to work in positions that he enjoyed, making a substantial salary while maintaining strong savings and investment portfolios and no debt outside of his mortgage. Similarly, Claudia saw a noticeable change in her own situation when she took the move to establish financial autonomy. Her income increased immediately, and she felt a strong sense of empowerment around making her own financial decisions. The tensions in her relationship improved as well, now that the strain of her financial dependency was alleviated.

In both cases, the individuals demonstrated their beliefs in themselves by taking action in the world, despite their fears. "I had the courage to do this in my relationship situation," Claudia states, "and it really helped." The oral character heals by choosing consciously to forego the negative pleasure of receiving the support that she energetically demands from others. She recognizes that receiving financial support from other sources *can* bring comfort – but so also can the support that she provides herself.

Healing the Masochistic Defense: Right Livelihood

To heal his imbalances around money, the masochist character transforms his belief that he “isn’t worthy of being respected” by affirming that he is significant and by behaving in ways that reflect his self-worth and honor his healthy boundaries. He receives income in exchange for contributing his gifts and doing what he is passionate about and what fulfills him. Brooke A. describes such an approach in the steps that she took to deal with her invasive client:

When my client told me that he needed to pull back on money, I ended up telling him that he needs to give it a little more time and at that point, if he really needs to, we’ll talk about it again. I felt good about what I said. I think in the past, I would have thought, “well, I’m getting paid a lot of money, I’m probably not worth what I’m getting paid, so I’m going to accept less.” I didn’t this time and it felt really good. What I realized in talking to my client was that I had to be willing to walk away from it. It felt empowering for me to be able to walk away and be happy with my decision and know that because I turned down a good amount of financial security here doesn’t mean that it’s not going to present itself somewhere else right after I walk away from it. It’s a faith in the universe as well as a faith in myself.

Ilene P. also relates a similar experience around her healing of her masochist image with respect to how she earns her income. Her story reveals how her financial situation strongly improved once she started to value herself:

Most of my life I haven’t really had money, and I’ve always had to struggle to have my needs met, let alone my wants. I think that was tied to my low self-esteem – not believing I was worth more, and therefore not pursuing more. It was almost accidentally that I healed that. I became aware that I was worth more than what I had. So I think when I made that shift, energetically I opened myself up to more abundance, in whatever form it can take, which is *every* form. I went through a period where I started to really focus on me and take care of me. I allowed myself that convalescing time. Then when I turned back to the job market, I decided that it was going to be fun, and that the money amount didn’t matter. I pursued my passions and what I wanted to do rather than what I felt I should do or had to do. I didn’t allow my immediate financial circumstances to stop me from pursuing those things. [As a result,] I became more financially abundant.

The masochist character heals by choosing consciously to forego the negative pleasures of either feeling important because of his hard work, denying himself the opportunity to do what he loves, or honoring his own “no” by rebelling against generating income. He recognizes that making sacrifices to earn money (or resisting work altogether) *can* bring feelings of significance and fulfillment – but so also can earning income through honoring our longings and contributing our gifts.

Healing the Psychopathic Character: Discernment and Self-Trust

To heal his financial imbalances, the psychopathic character transforms his belief that he “is bad” by accepting himself as he is and behaving in ways that reflect his self-acceptance. He generates and uses his money in ways that reflect his discernment and self-trust around finances. Claudia A., for instance, describes how she used her discernment to end a negative situation of betrayal around her finances. Although she did not realize it at the time, she saw in hindsight that her choice was an empowering move:

When I realized after a few times that my money wasn’t going to get repaid by my father, I stopped giving it to him. My dad got very angry and would withhold his love from me, but I figured it was better to have him be angry than to pour my money down a black hole. I thought of that as a really traumatic experience, but now that I look at it, I realize that I was actually being astute. I loaned my dad money at first, when he first asked, and I tried him out with it, but when he proved to be a bad payer and untrustworthy, I stopped loaning him money.

Part of the healing response for the psychopathic character involves overcoming our impulse to collapse in response to another’s perception that we are “bad.” This requires affirming an inner sense of self-acceptance and treating ourselves with integrity. As Claudia relates:

It was hard. I had this reputation in my family as being the “selfish” one because I wouldn’t give my dad money, and my sister would give him anything – literally the shirt off her back if he needed it – and never get a dime back, for all I know. I decided if she wanted to handle her finances that way, so be it, but I wasn’t doing it with mine, regardless of what she did or the negative reputation that it brought on me. Overall, in my mind, it was worth incurring that negative reputation.

Self-trust around the management of finances is an important component to the healing response for the psychopathic character structure. This trust produces the ability to have flow and balance with money, rather than simply generating large “win-loss” cycles. As one interviewee, Gaia L., explains:

I feel trusting of myself with money. I feel trusting of my ability to flow with what’s needed. If I need to pull back a little bit, I can do that. If I don’t need to, I love to give gifts to people – especially with family. I feel very trusting of my feelings, but that’s not how I’ve always felt. I’ve done a lot of work and I still am. I just kind of trust whatever’s coming up needs to come up. And I feel that way with money.

The psychopathic character heals by choosing consciously to forego the negative pleasure of feeling powerful through great financial achievements and losses. He recognizes that making and losing large amounts of money *can* bring a sense of personal power – but so also can maintaining balance and safety around wealth. He affirms his trust in himself and his ability to steward his financial resources with integrity, prudence, balance, and discernment.

Healing the Rigid Defense: Authenticity and Self-Value

To heal her imbalances around money, the rigid character transforms her belief that she “is imperfect” by honoring her essence and behaving in ways that reflect her true values. She uses her income to provide true fulfillment for herself. Annabelle L., for instance, relates how she made her shift toward financial authenticity. Whereas previously Annabelle looked to external elements such as her car or her business to define her self-worth, today she has a stronger sense of her own core value, and her spending reflects her centeredness. “It was a constant thing of working on what was okay for me, a lot of self-esteem issues. Now I’ll drive to the store in anything. I’ve realized that the people who respect me for what I drive are not the people I want to be in contact with.” Another respondent, Holly T., agrees with Annabelle in describing her ability to spend according to her values as a key component of her financial health:

The more I love myself, accept myself, and open myself up to receive abundance from the Universe, the more abundance – including money – comes into my life. The more I drop my rigidity and the more energy flows, the more abundance comes into my life. The more I spend and invest my money for what I really want, even if other people disagree with my idea, the more self-confidence I develop and the more money comes into my life.

Similarly, for Brenda R., part of her healing process was around letting go of her pride that she had to be a certain way financially or had to make a certain amount of income. When she was unable to keep up her part of the bargain in her financial arrangement with her husband after surgery, she found it healing to accept that she was not perfect and to be able to accept her husband’s support:

I had to learn to receive his gift of money and see it as a healing thing. The universe has provided me with a husband who brings in enough money for the two of us. It doesn’t make me any less to accept that. I had to let go of my pride in bringing it all in myself.

The rigid character heals by choosing consciously to forego the negative pleasure of feeling strong through comparing herself to those less financially successful than her. She recognizes that deploying visible wealth for status reasons *can* bring a sense of security – but so also can using abundance to support our true values and essence. When asked about the essential qualities that she thought money could provide to her, one respondent, Jaime C., expressed her sense that the qualities themselves came from something beyond the financial: “Freedom [is what financial health

can bring],” Jaime started to write before changing her mind. On second thought, she wrote, “I really I don’t think so. I really believe that freedom is created by other means, by knowing that I create my dreams.”

Jaime’s approach of relying on her own empowerment first, rather than expecting money to empower her, is key to the rigid character’s healing around financial issues. Her experience is mirrored in the words of Ellie M., whose transformation around money also came from learning to value her core: “I had a huge struggle with money until about two years ago when I left my nine-year relationship with a doctor. I always measured myself against his wealth and ability to create. When I left him, everything started to change. I began to honor and recognize my talents and efforts when my intention was in alignment. Today, I believe that I can create anything I set my heart and intention to.”

CONCLUSION

Understanding the role of our beliefs and images about who we are is vital to healing the negative patterns we experience around money – to healing our financial “dis-ease.” As we have seen, the difficulties that we experience in our financial lives are strongly linked to the images we hold about ourselves, based on our early childhood woundings. These images affect our interactions around money in the same ways as they affect our interactions within other energetic exchanges in our lives. They are general and absolute.⁴ They propel the re-creation of our childhood hurts⁵ and cause us to live out “self-fulfilling prophecies” in the realm of finances. They are especially powerful when they go unnoticed, because they have the freedom to run amok and wreak all manner of havoc. Our images block the way we run the energy of money through our lives in the same way as they block the way we run our personal energy. The effects of these blocks are predictable, based upon our characterological structures. And they are confirmed, at least preliminarily, by data drawn from individuals’ reported experiences in the realm of finances, based upon the small sample surveyed and interviewed in this pilot study.

Fortunately, images and belief systems are malleable things – being energy themselves, they respond to our intentions to change them. This is good news for those of us struggling with monetary issues, and reassuring for those who already maintain financial health. We can heal the problematic patterns we experience around money in the same way as we have learned to heal the distortions in our physical and emotional health: by understanding the false beliefs that limit us and transforming them. The first step in our energetic healing process around money is to recognize and acknowledge the images that are at the base of our financial experiences, “running the show.” Once we acknowledge these negative images and take stock of the ways in which they impact our financial lives, we can take the next step necessary to change them. This involves affirming the truth to ourselves – unified truths that reflect the *opposite* of what our dualistic childhood images tell us – and then behaving in ways that support these truths in the world. It is important to bolster our transformed thought patterns with equally transformed behaviors that reflect our confidence in the empowering images we are creating. Through aligning our behavior with our intention, we will see our material circumstances reflect the highest use that the energy of money can serve: to assist us in living our passions, contributing our gifts, and thriving and prospering as radiant, fulfilled beings.

⁴ Thesenga, 104.

⁵ Ibid., 107-108.

APPENDIX A

SURVEY AND INTERVIEW QUESTIONS

- (1) Please choose a pseudonym (first and last name) so that I can identify your responses in my paper. This name will only be known to you and me. I will use this pseudonym to refer to you in the paper.

- (2) What do you define as your primary characterological defense system right now? If you have more than one primary characterology, please identify in order of predominance. (Characterologies to choose from: schizoid, oral, masochist, psychopathic, rigid.)

- (3) Please identify your major and minor modifiers. (Modifiers to choose from: reason, will, or emotion.)

- (4) Do you consider yourself to be in financial health? Why or why not?

- (5) Please describe the following details regarding your personal financial picture. If you do not feel comfortable providing specific details, you may simply rank each category according to your perceptions of it (low, medium, or high). If you feel comfortable, you can provide the actual number – this is preferable but is entirely optional.
 - (a) How much debt do you have? (Please rank, according to your perception, as high, medium, or low. If you feel comfortable, you can provide the actual number – this is preferable but optional.)

 - (b) How much savings do you have? (Please rank, according to your perception, as high, medium, or low. If you feel comfortable, you can provide the actual number – this is preferable but optional.)

 - (c) What is your annual income? (Please rank, according to your perception, as high, medium, or low. If you feel comfortable, you can provide the actual number – this is preferable but optional.)

- (d) How much money do you currently have in investments? (Please rank, according to your perception, as high, medium, or low. If you feel comfortable, you can provide the actual number – this is preferable but optional.)
- (6) Do you have some typical patterns around money that you've noticed to be a problem for you? Do you have particular problems areas around money? Please describe.
- (7) Please rank the following statements in order of how much you personally agree or disagree with them. Please rank each on a scale of 1 – 10. A ranking of 1 indicates: "I totally disagree with this statement." A ranking of 3 indicates "I disagree somewhat with this statement." A ranking of 5 indicates "I am neutral about this statement." A ranking of 7 indicates "I agree somewhat with this statement." A ranking of 10 indicates "I completely agree with this statement." If you would like to place a comment next to any statement, to elaborate on how it relates to your experience, please do so.
- (a) I have trouble keeping track of what comes in and what goes out financially. I find this to be a bother and I usually don't have time for it. RANK:
 - (b) It seems like there is never enough money in my life. RANK:
 - (c) Concerning money matters, people relate to me in ways that are out of their integrity. RANK:
 - (d) Money corrupts people. RANK:
 - (e) My debt is a real burden for me. RANK:
 - (f) I have to struggle to get what I earn. I have to do certain things I don't like, or to do things that others want me to do, to have income. RANK:
 - (g) People now or in the past have tried to control me with money. RANK:
 - (h) People who are spiritual should not be invested in money or material things. RANK:
 - (i) I have trouble balancing my checkbook or maintaining records on my finances. This is something I usually let lag. RANK:
 - (j) The amount of money that I have is a reflection of my self-worth. RANK:
 - (k) I am dependent on others for income. RANK:
 - (l) People borrow money from me and they don't pay me back. RANK:
 - (m) I always have enough money to make ends meet or to just cover the necessities, but never enough for the nice things I really want – like the luxuries in life. RANK:
 - (n) I notice in myself that I try to control people with money. RANK:
 - (o) It is important to me to have a certain amount of money for the status that it represents to me. RANK:

- (8) Have you healed problematic patterns with money in your past? If so, what were these problems and what did you do to heal them? How do you deal with these particular types of issues now, from a healthy place?
- (9) How do you typically spend your money? What motivates your decision-making process regarding spending money? Identify any typical patterns in your spending (i.e., I don't spend unless I have to; I am comfortable making impulsive purchases, etc.).
- (10) What was your experience around money and finances within your family when you were growing up? What were your parents attitudes regarding money?
- (11) What are the essential qualities that you believe having money can give you? These qualities are values such as freedom, love, safety, security, etc. If you were to have the optimal amount of money and the ideal financial situation for you, what sorts of essential qualities would this financial health produce in your life? If you already do have the optimal amount of money and your ideal financial situation, what sorts of essential qualities does this financial health produce in your life?
- (12) Any other comments you would like to provide?

BIBLIOGRAPHY

Personal Finance Literature

- Anthony, Jason, and Karl Cluck. *Debt-Free by 30: Practical Advice for the Young, Broke, & Upwardly Mobile*. New York: Penguin Putnam Inc., 2001.
- Clason, George S. *The Richest Man in Babylon*. New York: Penguin Books, 1955.
- Gillies, Jerry. *MoneyLove: How to Get the Money You Deserve for Whatever You Want*. New York: Warner Books, 1978.
- Hill, Napoleon. *Think & Grow Rich*. New York: Fawcett Crest, 1960.
- Laut, Phil. *Money is My Friend*. New York: Ivy Books, 1978.
- Kiyosaki, Robert T. *Rich Dad, Poor Dad: What the Rich Teach their Kids about Money that the Poor and Middle Class Do Not!* New York: Warner Books, 1997.
- Orman, Suze. *The Courage to Be Rich: Creating a Life of Material and Spiritual Abundance*. New York: Penguin Putnam Inc., 1999.
- Suze Orman, *The Nine Steps to Financial Freedom*. New York: Crown Publishing, 1997.
- Price, John Randolph. *The Abundance Book*. Carlsbad, CA: Hay House, Inc., 1987.
- Roman, Sanaya, and Duane Packer. *Creating Money: Keys to Abundance*. Tiburon, CA: H J Kramer Inc, 1988.

Energetic Healing Literature

- Brennan, Barbara Ann. *Hands of Light: A Guide to Healing Through the Human Energy Field*. New York: Bantam Books, 1987.
- Brennan, Barbara Ann. *Light Emerging: The Journey of Personal Healing*. New York: Bantam Books, 1993.
- Gawain, Shakti. *Living in the Light: A Guide to Personal and Planetary Transformation*. San Rafael, CA: Whatever Publishing, Inc., 1986.
- Jimenez, Victoria. *The Sacred Awakening of Light Warriors: Channeled Lessons from the Counsel of Light*. London: Circle Enterprises (London) Ltd., 2002.
- Johnson, Stephen M., Ph.D. *Characterological Transformation: The Hard Work Miracle*. New York: W. W. Norton & Company, Inc., 1985.
- Lowen, Alexander, M.D. *Bioenergetics*. New York: Penguin Books, 1975.
- Lowen, Alexander, M.D. *The Language of the Body*. New York: Macmillan Publishing Company, 1958.
- Myss, Caroline, Ph.D. *Anatomy of the Spirit: The Seven Stages of Power and Healing*. New York: Three Rivers Press, 1996.
- Pierrakos, Eva, and Donovan Thesenga. *Fear No Evil: The Pathwork Method of Transforming the Lower Self*. Del Mar, CA: Pathwork Press, 1993.
- Pierrakos, John C., M.D. *Core Energetics*. Mendocino, CA: 1990.
- Roman, Sanaya. *Personal Power through Awareness*. Tiburon, CA: H J Kramer Inc, 1986.
- Taylor, Kylea. *The Ethics of Caring: Honoring the Web of Life in Our Professional Healing Relationships*. Santa Cruz, CA: Hanford Mead Publishers, 1995.
- Thesenga, Susan. *The Undefended Self: Living the Pathwork of Spiritual Wholeness*. Del Mar, CA: Pathwork Press, 1994.
- Zweig, Connie and Jeremiah Abrams, eds. *Meeting the Shadow: The Hidden Power of the Dark Side of Human Nature*. New York: Jeremy P. Tarcher/Putnam, 1991.